AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

Claims 1-5 (Cancelled).

Claim 6 (Currently Amended) A method of transferring electronic cash from an information processing apparatus in a shop to a user device, characterized by:

said information processing apparatus in a shop and said user device mutually authenticating each other and sharing a temporary key therebetween;

said user device encrypting a monetary amount to be transferred, appended with a signature of said user device, with said temporary key, and transmitting the monetary amount to said information processing apparatus in a shop;

said information processing apparatus in a shop decrypting said monetary amount received thereby with said temporary key and adding retrieving said monetary amount to a monetary amount previously held by said information processing apparatus in a shop;

said information processing apparatus in a shop encrypting said monetary amount appended with a <u>said</u> signature of said user device with said temporary key and transmitting the encrypted monetary amount to said <u>information processing apparatus in a shop user device</u>; and

said information processing apparatus in a shop user device

decrypting said encrypted monetary amount received thereby with said temporary key and subtracting adding said monetary amount from to the monetary amount previously held by said information processing apparatus in a shop user device.

Claim 7. (Previously Presented) The electronic cash transfer method according to claim 6, wherein:

said information processing apparatus in a shop transmits the monetary amount of electronic cash to be transferred together with a device number unique to said information processing apparatus in a shop encrypted with a public key of a management apparatus to said user device.

Claim 8. (Currently Amended) An electronic cash system comprising:

- a user device having an information processing apparatus,
- a shop,
- a virtual bank,
- a clearing house, and
- a management center adapted to process a payment to an amount due with previously deposited funds, characterized by:

said user device transmitting to said shop information on an article to be purchased, a number unique to said information processing user device encrypted with a public key of said management center, and a payment for said article to be purchased encrypted with a public key of said virtual bank;

said shop confirming said information on the article to be

purchased received thereby and transmitting said number unique to said user device and a proceed for said article to be purchased to said management center;

said management center decrypting said encrypted number unique to said user device received thereby with a secret key of said management center and transmitting said number unique to said user device and said proceed for the article to be purchased to said virtual bank;

said virtual bank decrypting said encrypted proceed for the article to be purchased received thereby with a secret key of said virtual bank and storing the decrypted proceed together with said number unique to said user device; and

after a completion of said processing said user device subtracting said payment for the article to be purchased from electronic cash previously held thereby and recording a resulting difference.